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Mr. Thomas E. Honey PMB 405 1350 Beverly Road #5 McLean, VA 22101

In re Application of LEE, Robert et al

U.S. Application No.: 10/568,095

PCT No.: PCT/US00/14592 Int. Filing Date: 28 May 2000 Priority Date: 28 May 1999

Attorney Docket No.: 2366-001-03

For: NETWORK AUTHENTICATION WITH

SMART CHIP AND MAGNETIC STRIPE

Dear Mr. Honey:

You are named as an inventor in the above-captioned United States national stage application, filed under the provisions of 37 CFR 1.47(a) and 35 U.S.C. 116. Should a patent be granted, you will be designated as an inventor.

As a named inventor, you are entitled to inspect any paper in the file wrapper of the application, order copies of all or any part thereof (at a prepaid cost per 37 CFR 1.19) or to make your position of record in the application. Alternatively, you may arrange to do any of the preceding through a registered patent agent or attorney presenting written authorization from you. The counsel for the applicant is listed below. Joining in the application would entail the filing of an appropriate oath or declaration by you pursuant to 37 CFR 1.63.

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